

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Melissa M Ingram

Debtor(s)

Case No. 12-21223-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/13/2012.
- 2) The plan was confirmed on 06/08/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/04/2013.
- 5) The case was completed on 02/24/2017.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,283.00.
- 10) Amount of unsecured claims discharged without payment: \$26,192.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$78,553.10
Less amount refunded to debtor	\$994.40

NET RECEIPTS: **\$77,558.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,787.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,682.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,470.03**

Attorney fees paid and disclosed by debtor: \$519.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCA	Unsecured	155.00	NA	NA	0.00	0.00
American InfoSource LP EFT as Agent for	Unsecured	1,620.00	1,692.49	1,692.49	321.41	0.00
Becket and Lee LLP-EFT	Unsecured	549.00	588.78	588.78	111.81	0.00
Cerastes LLC	Unsecured	5,432.00	5,555.37	5,555.37	1,054.98	0.00
College Assistance-Access Network	Secured	29,947.00	30,370.75	30,370.75	0.00	0.00
Credit Protection Associates	Unsecured	100.00	NA	NA	0.00	0.00
Diversified Receivables Management Inc	Unsecured	80.00	NA	NA	0.00	0.00
eCast Settlement Corporation NY-EFT	Unsecured	3,141.00	0.00	3,199.77	607.64	0.00
Fair Collections & Outsource	Unsecured	560.00	NA	NA	0.00	0.00
Financial Plus Federal Credit Union	Unsecured	0.00	3,815.05	3,815.05	724.48	0.00
Financial Plus Federal Credit Union	Unsecured	622.00	0.00	622.12	118.14	0.00
Financial Plus Federal Credit Union	Unsecured	11,834.00	0.00	10,368.25	1,968.96	0.00
Financial Plus Federal Credit Union	Secured	8,216.00	8,216.55	8,216.55	8,216.55	863.05
Internal Revenue Service	Unsecured	0.00	1,273.82	1,273.82	241.90	0.00
Internal Revenue Service	Secured	0.00	6,364.27	6,364.27	6,364.27	362.11
Internal Revenue Service	Priority	11,875.00	1,325.10	1,325.10	1,325.10	0.00
MI Department of Treasury	Priority	2,202.00	4,297.89	4,297.89	4,297.89	0.00
MI Department of Treasury	Unsecured	0.00	989.00	989.00	187.81	0.00
Money Recovery Nationwide	Unsecured	153.00	NA	NA	0.00	0.00
Money Recovery Nationwide	Unsecured	5.00	NA	NA	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	909.00	930.20	930.20	176.65	0.00
PRA Receivables Management LLC EFT	Unsecured	607.00	607.94	607.94	115.45	0.00
Russell Agency Inc	Unsecured	151.00	151.37	151.37	28.74	0.00
United Collection Bureau	Unsecured	1,003.00	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	73,009.00	0.00	0.00	33,378.71	0.00
Wells Fargo Bank NA	Unsecured	9,900.00	6,367.18	6,367.18	6,367.18	0.00
Wells Fargo Bank NA	Unsecured	0.00	1,255.84	1,255.84	1,255.84	0.00
Wells Fargo Bank NA	Unsecured	0.00	574.62	574.62	0.00	0.00

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Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,216.55	\$8,216.55	\$863.05
All Other Secured	\$44,932.66	\$47,366.00	\$362.11
TOTAL SECURED:	\$53,149.21	\$55,582.55	\$1,225.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,622.99	\$5,622.99	\$0.00
TOTAL PRIORITY:	\$5,622.99	\$5,622.99	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,794.16	\$5,657.97	\$0.00

Disbursements:	
Expenses of Administration	<u>\$9,470.03</u>
Disbursements to Creditors	<u>\$68,088.67</u>
TOTAL DISBURSEMENTS :	<u>\$77,558.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/27/2017

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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